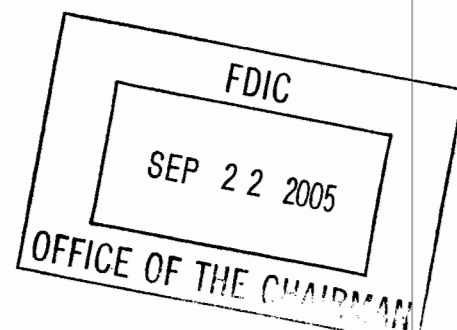


Sept. 9, 2005

Honorable Donald E. Powell  
Chairman  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street N.W.  
Washington, D.C. 20429



**Re: Keep Wal-Mart Out of Banking**

Dear Chairman Powell

As part of a community banking organization I am very concerned about Wal-Mart's application for deposit insurance for its pending Utah based ILC. I have watched over the years as Wal-Mart has forced small business after small business to close their doors because they were not able to compete. I believe in being fair to all, but to allow Wal-Mart to further their endeavors into the banking industry will be a grave injustice to all America.

Wal-Mart's history has destabilized many smaller communities, which now, have no choice but to do business with them, even if they preferred not to. How can we ideally sit by and let them drive out the community banker as well. With all the expense's we are to face in the future as a result of Hurricane Katrina in addition to escalating gas prices, without the community banker, where will the community find the support they have always had from the community banker. Yes, Wal-Mart does participate in the community. But, in EVERY TOWN WHERE THEY ARE LOCATED, will they be willing to equal out their community involvement hours and support to make up what a community might lose if the community banker is driven out of business? I think not.

I agree Wal-Mart provides a lot of jobs in these same communities, but enough is enough. Don't let Wal-Mart monopolize more of our business to the extent of jeopardizing our economic outlook. I respectfully request you deny Wal-Mart's application.

Sincerely,

A handwritten signature in cursive script, appearing to read "Dana G. Ellis".

Dana G. Ellis